

City of Piedmont  
COUNCIL AGENDA REPORT

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DATE: February 1, 2021

TO: Mayor and Council

FROM: Sara Lillevand, City Administrator

SUBJECT: Update on SB 2 Housing Programs Project and Alameda County Measure A1

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EXECUTIVE SUMMARY

On September 16, 2019, the Council approved the City's application to participate in the State of California SB 2 Program. The application included a scope of work, which outlined the tasks and activities that the City wished to pursue in order to accelerate the production of housing in Piedmont. Grant recipients must complete new or modified policies and programs by the end of June 2022. The City grant application's scope focused efforts on the two main strategies in the existing 2014 Piedmont Housing Element which expires in 2022: the construction of accessory dwelling units (ADUs) on residential properties; and development of mixed-use multi-family development in zones C and D. The City's SB 2 grant application stated that the City would follow an open, transparent, and inclusive process that engaged the Piedmont Community, and indicated that the process improvements envisioned in the grant application would help the City produce 270 additional affordable ADUs and 50 multi-family apartments above those projected under existing housing regulations and policies.

The SB 2 grant application was accepted by State of California Department of Housing and Community Development (HCD), and HCD awarded the City \$160,000 in reimbursable funds to complete the project. The purpose of this report is to affirm the City's commitment to producing affordable housing and address current activities relating to housing in Piedmont. Topics in this report include an update on the SB 2 Housing Programs project, the introduction of the Piedmont is Home community engagement efforts, an update on SB 35 objective design standards, an update on the ADU and JADU initiatives, and an update on Measure A1 funding opportunities.

BACKGROUND

**California Senate Bill 2 (SB 2)**, the Building Homes and Jobs Act, was signed into law by Governor Brown on September 29, 2017 and took effect January 1, 2018. The law gives Alameda County the ability to impose a recordation fee on real estate documents. For the recordation of each real estate document, the County can impose a fee of \$75 (not to exceed \$225) to each parcel of the real property. As a one-time component of SB 2, 50% of the fees collected from all counties in 2018 were allocated to the SB 2 Planning Grants Program (SB 2 grants), to provide technical and financial assistance to jurisdictions, through a noncompetitive application process. The SB 2

grants were intended to help jurisdictions finance the preparation, adoption or implementation of plans that facilitate housing approvals or accelerate housing production. Grant recipients must complete new or modified policies and programs by the end of June 2022. Additional information on the SB 2 grants can be found on the program webpage: <http://www.hcd.ca.gov/grantsfunding/active-funding/planning-grants.shtml>

On September 16, 2019, the Council approved the City's application to participate in the State of California SB 2 grants program. The application included a scope of work, which outlined the tasks and activities that the City wished to pursue in order to accelerate the production of housing in Piedmont. The grant application's scope focused efforts on the two main strategies in the existing 2014 Piedmont Housing Element: the construction of ADUs and Junior ADUs (JADUs) on residential properties; and development of mixed-use multi-family development in zones C and D.

In 2020, the City's SB 2 grant application was accepted by State of California Department of Housing and Community Development (HCD), and HCD awarded the City \$160,000 in reimbursable funds to complete the project scope. On August 17, 2020, the City Council authorized a contract with Lisa Wise Consulting (LWC) to complete the SB 2 Housing Programs project. The scope of work for ADUs included the analysis of possible incentives for rent-restricted affordable ADUs, including consideration of state and regional grant opportunities, such as Measure A1 (2016).

**Measure A1** is a grant program funded through a countywide parcel tax and administered by the Alameda County Department of Housing and Community Development (Alameda HCD). In 2016, Alameda County residents voted to adopt Measure A1, a \$580 million property tax revenue bond for affordable housing. At the last Housing Element annual progress report hearings at the Planning Commission (March 2020) and City Council (April 2020), the staff reports discussed Measure A1. The City of Piedmont was initially allocated \$2.4 million in Measure A1 funds for development of affordable housing in Piedmont, which was subsequently reduced to \$2.2 million when the County determined that nine large affordable housing developments in Oakland were at risk of failing after changes to the federal corporate tax rate. City of Piedmont property owners will be taxed approximately \$17 million over the life of the Measure A1 property tax increment. Measure A1 is a potential source of new incentives for construction of new ADUs and JADUs that are restricted to rents affordable to low- and very-low income residents.

The SB 2 Housing Programs grant scope of work includes the preparation of objective design standards for multi-family and mixed-use housing. Under Senate Bill 35 (Weiner) the State of California Department of Housing and Community Development (State HCD) must evaluate a city's or local jurisdiction's progress in meeting state affordable housing quotas in the form of the regional housing needs allocation (RHNA). The State HCD uses this evaluation to establish eligibility for non-discretionary permit approvals under Senate Bill 35. Under SB 35, Piedmont currently must allow a residential development project providing a minimum of 50 percent total affordable housing units to be processed with ministerial review (without design review or Planning Commission or City Council approval). Thus far, no application submitted to City staff has invoked SB 35 eligibility. If the RHNA for Piedmont increases substantially in the future, the State HCD threshold for SB 35 review could decrease to residential development projects offering

only 10 percent affordability. As part of the SB 2 Housing Programs project, the City has tasked Lisa Wise Consulting to assist staff in developing objective design standards that would apply to any project that invoked SB 35 eligibility.

In addition, the City of Piedmont is beginning the community engagement process required pursuant to Assembly Bill 686 (Santiago), enacted into law in 2017. Under AB 686, the City must adopt programs to affirmatively further fair housing and remove obstacles to development in Piedmont. The City has begun this effort by funding a portion of a regional study of impediments to fair housing, prepared by Michael Baker International. Under AB 686, the City must actively participate in the development of affordable housing through subsidies and other programs through Housing Element policy. In the past, the City was required to facilitate the development of affordable housing through policies and amendments to the municipal code (“set the table but not serve the meal”). Now the City is required to take an active role in the development of new housing. The SB 2 Housing Programs project will foster a community-wide discussion about new housing strategies and a more inclusive Piedmont.

### PROJECT UPDATES AND COMMUNITY ENGAGEMENT

This section of the report addresses current and ongoing housing work and community engagement efforts. These efforts will inform housing policies, will meet the SB 2 grant funding requirements, and will lay a foundation for the sixth cycle Housing Element update, slated to begin later this year. The City of Piedmont has applied for and received State funding, including SB 2 Planning Grant Program funds (\$160,000) and LEAP (Local Early Action Planning grant) funds (\$65,000), to improve its housing policy. The following housing-related community engagement efforts are underway, presented in chronological order:

**Countywide Planning:** The City of Piedmont and the cities of Albany, Emeryville, Dublin, and Newark, along with the unincorporated portion of Alameda County, constitute the Alameda Urban County for the purposes of many housing programs, including receiving funds from the U.S. Department of Housing and Urban Development Community Development Block Grant (CDBG) program. The City provides Planning & Building Department staff for technical assistance for County efforts. City staff volunteers for point-in-time surveys of the countywide homeless population. Through Alameda Housing and Community Development, the City pooled its resources with other Urban County cities to:

- Fund a countywide Analysis of Impediments to Fair Housing report, prepared by planning firm Michael Baker International.
- Participate in the EveryOne Home program to provide services and housing to homeless individuals and families.
- Help administer over \$30 million in federal CARES Act funding for emergency rental assistance and temporary shelter for homeless individuals and families, during the COVID19 emergency.

**Measure A-1:** Since 2017, City staff has worked with County HCD staff and Habitat for Humanity East Bay/Silicon Valley to develop Measure A-1 programs for ADUs in Piedmont. The City has asked County Supervisor Keith Carson to facilitate this process by removing a requirement in the

Board of Supervisors' Measure A-1 guidelines that requires Measure A-1 projects to have a 55-year deed restriction for affordability. This effort is still underway. A shorter affordability term appropriate for single-family dwellings would make the program more marketable and improve its chances of success. A possible ADU low-interest loan program (maximum 1 percent interest, due in total at the sale of the property) would be marketed to seniors and other low-income property owners in Piedmont.

In 2018, Berkeley Food & Housing approached the cities of Piedmont and Albany about receiving the cities' shares of A-1 funding for a development of a \$120-million, 186 units/beds affordable housing development at 2012 Berkeley Way in Berkeley. Berkeley Food and Housing then withdrew their request when the Albany City Council denied the request to use Albany's Measure A-1 allocation.

In 2018, City staff also contacted EAH Housing regarding the feasibility of a small affordable housing development, taking advantage of state density bonus law, in Zone D. The resulting number of units (less than 15 housing units) was too small to be feasible for EAH, under the current Zoning Code provisions. A size of approximately 30 units or beds is necessary for economies of scale for both construction costs and social services.

In 2019, City staff met with Habitat for Humanity East Bay/Silicon Valley representatives and County HCD staff regarding a low-interest loan program for the construction of ADUs with a 10-year rent restriction. This program would allow the City to fund a Habitat program modeled on the County's AC RENEW program, described below, to offer \$15,000 to \$50,000 loans with a maximum 1 percent interest rate to low-income property owners in Piedmont (such as seniors, etc.) to construct low-income ADUs and JADUs. County HCD staff outlined the process for requesting a waiver of the Board of Supervisors' Measure A-1 guidelines (including a waiver of the 55-year affordability restriction).

In 2020, City staff participated in the development of a web-based, affordable housing clearinghouse portal with County HCD staff and Exigy, a municipal software developer. Similar portals have been established for the City and County of San Francisco, San Jose, and San Mateo County. These portals can integrate countywide waiting lists for affordable housing, rental housing application processes, vetting of applicant income and eligibility, and information about available housing units. Technical assistance such as this has been shown to increase the diversity of applicants for available rental housing in places like Seattle. In further discussions with Exigy representatives, staff learned that the cost of developing an online portal to help market and track ADUs in Piedmont would cost approximately \$37,000. It may be possible to use Measure A-1 funds to cover the cost of such a tool if it were part of a larger program to market and fund rent-restricted ADUs. Examples of Exigy's affordable housing portals are included as Attachment D to this report.

The City's Measure A-1 allocation (\$2.2 million) project application must be approved by the County of Alameda by December 31, 2021, and then the funds must be spent within five years after the application is approved. City staff have requested an extension of the December 31, 2021 deadline. A meeting with County HCD staff to discuss the extension and the proposed ADU loan pilot program is anticipated by early February 2021.

In addition to the funding of \$2.2 million specifically earmarked for Piedmont, Piedmont's low-income residents and employees are eligible to participate in Measure A-1 programs that serve all residents of Alameda County. These include the AC BOOST programs, offered through the County for first-time home-buyers, emergency responders, and educators, as well as the AC RENEW home repair program for eligible residents. The AC BOOST and AC RENEW brochures are posted to the City housing programs webpage.

**SB 2 Planning Grant:** On August 17, 2020, the City entered into a contract with Lisa Wise Consulting (LWC) to fulfill the SB 2 grant project description. LWC is tasked with identifying potential sources of funding to support local incentives for the construction of income-restricted ADUs. A potential source of funding could be Measure A-1, discussed above. LWC is also tasked with developing ADU and JADU prototypes, drafting objective design standards meeting SB 35 and other state requirements (Senate Bill 330), beginning the discussion with the Piedmont Community about strategies to affirmatively further fair housing, and making recommendations about suitable sites for mixed-use and multi-family development. LWC's SB 2 Housing Programs project schedule indicates that drafts of these work products will be available by October 2021. The LWC project schedule is included as Attachment B to this report.

**City Webpage:** Last summer, the City launched its first housing programs webpage. Information currently posted to the webpage includes Measure A-1 AC BOOST and Measure A1 AC RENEW program descriptions and flyers. Previously, information about state and federal rental assistance for Piedmont residents impacted by the COVID19 pandemic was posted to this page and later removed at the end of the application deadline. City staff used Constant Contact to officially launch the webpage, as well as inform residents of opportunities to register for email updates, in an email sent in August 2020 to approximately 4,000 households. Website updates and improvements for the Housing Element are scheduled to begin with the development of the *Community Engagement Strategy* described below.

**Community Engagement Strategy:** The City has retained Plan to Place, a Bay Area full-service public engagement firm, to develop and implement a community engagement strategy related to housing in Piedmont. The community engagement plan is entitled "Piedmont is Home." Their work program includes development of a Piedmont Housing website, including logo branding, project messaging, social media, and content related to current housing efforts, housing needs, and opportunities for public input. Plan to Place will also facilitate community workshops, stakeholder meetings, and housing discussions during the coming year.

**Stakeholder Meetings:** Lisa Wise and Monica Szydluk of LWC conducted interviews with more than 30 stakeholders on housing issues in Piedmont during the Fall of 2020 as part of the SB 2 Housing Programs project. This work provides a foundation for the next phases of the SB 2 grant-funded project now underway, including a citywide survey (see below), preparation of guiding principles for the project, a communitywide discussion about inclusivity, preparation of objective design standards for new multi-family and residential mixed-use development, incentives for rent-restricted ADUs, and prototype designs for ADUs and Junior ADUs.

**City Survey:** LWC is developing a citywide survey on housing issues. The survey will be posted electronically in February, with a 30-day response period. Questions will focus on innovative solutions to increasing housing production, potential new housing strategies, and attitudes toward different densities and housing types and design. The survey will be promoted via a post-card mailed to all Piedmont residents, including a web address (or QR code) with the survey. It will also be promoted on the City’s website, social media, local news outlets, word of mouth, and focused mailings to City seniors, families with school-age children, and ADU owners.

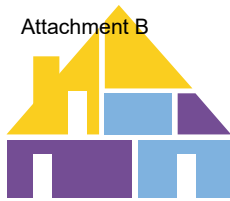
In addition to the work outlined above, City staff continues to pursue grant funding for affordable housing and community engagement, such as the State of California Regional Early Action Planning (REAP) grants. The REAP grant deadline is February 12, 2021. The City is eligible for a non-competitive award of \$20,000 and may be eligible for additional funding if the City grant application meets certain Plan Bay Area 2050 objectives.

This report is an informational item, and City staff invites questions from the City Council and members of the public about the SB 2 Housing Programs project, Measure A-1, SB 35, AB 686, and the Piedmont is Home community engagement plan.

By: Kevin Jackson, Planning & Building Director  
 Barry Miller, Planning Consultant  
 Pierce Macdonald-Powell, Senior Planner

ATTACHMENTS:

Attachment A	<b>Online</b>	Analysis of Impediments to Fair Housing, Michael Baker International is available at: <a href="https://www.acgov.org/cda/hcd/docs-reports.htm">https://www.acgov.org/cda/hcd/docs-reports.htm</a>
Attachment B	Page 7	SB 2 Housing Programs Project Schedule, LWC
Attachment C	Pages 8-11	AC Boost and AC Renew Promotional Flyers
Attachment D	<b>Online</b>	Exigiy on-line affordable housing portals at <a href="https://housing.acgov.org/">https://housing.acgov.org/</a> <a href="https://housing.sfgov.org/">https://housing.sfgov.org/</a> <a href="http://housing.sanjoseca.gov/">http://housing.sanjoseca.gov/</a> <a href="https://housing.smcgov.org/">https://housing.smcgov.org/</a>



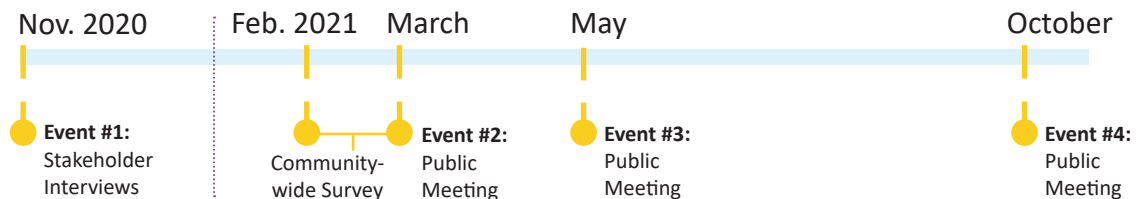
# Piedmont is Home: SB2 Housing Programs

## ABOUT THE PROJECT

The Piedmont is Home: SB2 Housing Programs project was initiated by the City of Piedmont Planning Department in Fall 2020. The project addresses design and feasibility of multi-family residential development and Accessory Dwelling Units (ADUs) and Junior ADUs (JADUs). It seeks to remove barriers for development, preserve and enhance community character, and support equitable distribution of affordable units across Piedmont, with the aim of making Piedmont a more inclusive place to call home.

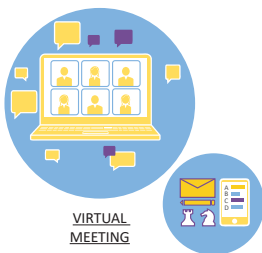
This project is an 18-month City-led effort with a robust community outreach program with four community events and an online community-wide survey. Community input is essential to the project to ensure the community's preferences and priorities directly shape the outcome of the project. The City is collaborating with Lisa Wise Consulting, Inc. in carrying out the project and outreach events.

## SCHEDULE



## COMMUNITY OUTREACH EVENTS

- **Event #1: Stakeholder Interviews.** The team conducted two days of one-on-one and small group interviews. Based on stakeholder input, the team developed draft Guiding Principles for the project.
- **Community-wide Survey.** The survey seeks community input on implementation strategies and design preferences.
- **Event #2: Public Meeting.** The team will present findings from Stakeholder Interviews, results from Community Survey, and draft Guiding Principles, and will seek Committee direction on developing Objective Development and Design Standards (ODDS), ADU Incentives, and ADU/JADU Prototype Drawings.
- **Event #3: Public Meeting.** The team will discuss Draft ODDS, ADU Incentives, and ADU/JADU Prototype Drawings.
- **Event #4: Public Meeting.** The team will present Public Review Drafts of the ODDS, ADU Incentives, and ADU/JADU Prototype Drawings.



## Adapting to Shelter-in-Place

The outreach program includes online and remote events that are compliant with shelter-in-place restrictions during the COVID-19 public health emergency. The project team is using various outreach techniques such as virtual conferencing platforms, online community-wide surveys, digital interactive exercises, and a project website.

## QUESTIONS OR COMMENTS?

City Staff is available to answer questions or provide additional information on the Piedmont is Home: SB2 Housing Programs project.

**Kevin Jackson, Director of Planning and Building**

*kjackson@piedmont.ca.gov*  
(510) 420-3039

**Pierce Macdonald-Powell, Senior Planner**

*pmacdonald@piedmont.ca.gov*  
(510) 420-3063

## GET INVOLVED!

To learn more about the project and opportunities for participation, and to sign up to receive project updates, visit: <https://piedmont.ca.gov/>



**MAKING  
HOME  
IMPROVEMENT  
AFFORDABLE**

## AFFORDABLE HOME RENOVATION WITHIN ARMS REACH

Renew Alameda County helps homeowners make renovations necessary to stay, grow, and thrive in their homes. Renew AC can make your home improvement plans come to life—without breaking the bank.

Renew AC provides 1% interest loans from \$15,000 to \$150,000 to qualified homeowners. Simple interest is accrued annually, with total interest never to exceed 50% of amount borrowed, and payments are deferred until the home is sold.

### WHO QUALIFIES?

Renew Alameda County is for low-income homeowners within the county’s 20-city territory who are in need of renovations to improve their health and safety to remain living in their home. Qualifying homeowners must:

- Own and live in an insured Alameda County home
- Have an annual income of no more than 80% of Area Median Income\*
- Have no more than \$150,000 in assets
- Meet credit requirements focusing on the security of your home
- Have a loan-to-value of no more than 90% including the Renew AC loan
- Have only one existing lien on the home

### WHAT ARE THE INCOME QUALIFICATIONS?

Applicants must earn no more than the specified annual income cap. The income cap is a standard calculated each year by the US Department of Housing and Urban Development (HUD) set at 80% of that year’s Area Median Income. The maximum income depends on the number of people in your household.\*

CURRENT MAXIMUM INCOME: total members in household (*Do not count full-time caregivers as members of your household.)			
1 person	\$62,750	5 people	\$96,800
2 people	\$71,700	6 people	\$103,950
3 people	\$80,650	7 people	\$111,150
4 people	\$89,600	8 people	\$118,300





# EXAMPLES OF ELIGIBLE REPAIRS

## WHAT KINDS OF REPAIRS ARE ELIGIBLE FOR RENEW ALAMEDA COUNTY FINANCING?

The program was developed with the express intention to help seniors, people with disabilities, and other low income homeowners stay safely in their homes, avoiding displacement due to the home no longer being accessible to them or due to deteriorated conditions. Renew AC is available to fund a wide variety of home improvement projects as long as they make legitimate upgrades to the property. Ordinary “home repair” or maintenance projects, such as replacing a furnace filter, do not qualify, while major systems (such as a roof or electrical) and building components do.

For a complete explanation of eligible improvements, please see section VI. ‘Eligible Improvements’ in the program’s Implementation Policies, available at [RenewAC.org](http://RenewAC.org).

### HEALTH & SAFETY HAZARDS

- ✦ Correction of Health and safety hazards, immediate health deficiencies, or developing or current code violations
- ✦ Carpentry needs such as replacement of broken stairs for safety of ascent/descent or other qualifying improvements
- ✦ Replacement of unsafe flooring
- ✦ Kitchen and Bath Health and Safety improvements (e.g. hot/cold running water, appropriate ventilation, adequate lighting, removal of mold and water damage, ensuring complete bathing/sanitary facilities within each dwelling unit)
- ✦ Lead-Based Paint Hazard remediation

### ACCESSIBILITY

- ✦ Correction of Health and safety hazards, immediate health deficiencies, or developing or current code violations

- ✦ Accessibility Improvements (e.g. conversion of bathtubs to accessible shower units, widened doorways, ramps, lever handle knobs, handrails, etc.)

### STRUCTURAL REHABILITATION

- ✦ System-wide/structure-wide rehabilitation improvements (e.g. roof, seismic, foundation, property drainage, exterior painting)
- ✦ Re-roofing and gutter replacement
- ✦ Seismic Strengthening, foundation repairs, and other structural issues
- ✦ Exterior Wall restoration and Exterior Painting
- ✦ Section 1 and 2 of a Termite report may be addressed
- ✦ Insulation and Weatherization (e.g., windows, doors, insulation, ducting, thermostats, weather-stripping, etc.)

### PLUMBING, ELECTRICAL, & HVAC

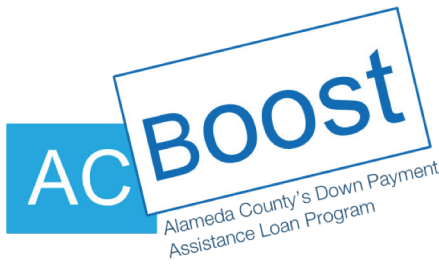
- ✦ Replacement of private sewer lateral
- ✦ Electrical and plumbing system improvements
- ✦ Re-piping and water heater repair or replacement
- ✦ Energy Efficiency Improvements
- ✦ Replacement of Furnace/Home Heating and Cooling Equipment and Ducts

### PROPERTY IMPROVEMENTS

- ✦ Property Drainage Improvements
- ✦ Creation of an Accessory Dwelling Unit (ADU) within an Existing Residence or within an Existing Accessory Structure or Creation of a Junior-ADU (JADU) within existing living space of the home, or conversion of an illegal unit to a legal ADU/JADU

### ELIGIBLE PROPERTIES INCLUDE:

- Single Family Detached Homes • Townhomes • Condominiums (interior improvements only)  
Two- to four-unit properties (rehabilitation is limited to the owner-occupied unit only, along with system-wide/structure-wide rehabilitation improvements)



Funded by Alameda County Measure A1  
and approved by Alameda County taxpayers

## Ready to buy your first home? Down payment assistance is available!

AC Boost provides financial assistance to middle-income working households to purchase a home in Alameda County. The program offers **shared equity loans of up to \$150,000** to first-time homebuyers who live, work, or have been displaced from Alameda County. **Application deadlines apply!**

Learn more at [acboost.org](http://acboost.org)



### ¿Listo para comprar tu primera casa?

AC Boost ofrece préstamos de asistencia para el pago inicial de hasta \$ 150,000 para compradores de vivienda por primera vez que viven o trabajan en el Condado de Alameda o que han sido desplazados del Condado de Alameda. Asistencia en español está disponible.

### Bạn đã sẵn sàng để mua ngôi nhà đầu tiên?

AC Boost cung cấp các khoản vay hỗ trợ thanh toán trước lên tới 150.000\$ cho những người mua nhà lần đầu sống hoặc làm việc tại Hạt Alameda hoặc những người phải chuyển nhà khỏi Hạt Alameda. Có hỗ trợ bằng tiếng Việt.

### 準備購買你的第一間房屋嗎？

AC Boost 提供 \$150,000 首期貸款幫助，給予首次買屋者。購房者要在亞拉米達縣 (Alameda County) 居住或工作，或在亞拉米達縣流離失所者。有中文提供幫助。

### Handa na bang bumili ng unang bahay ninyo?

Ang AC Boost ay nag-aalok ng tulong sa paunang pagbayad na mga pautang ng may hanggang \$150,000 para sa mga unang-beses na mamimili ng bahay na nakatira o nagtrabaho sa Alameda County o sinumang napaalis mula sa Alameda County. May pagtulong sa Tagalog na magagamit.

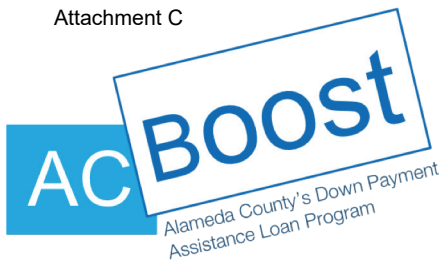


[acboost.org](http://acboost.org)  
(510) 500-8840  
[acboost@hellohousing.org](mailto:acboost@hellohousing.org)



AC Boost is funded by Measure A1 Affordable Housing Bond funds and administered by nonprofit organization Hello Housing on behalf of the County of Alameda.

The County of Alameda and Hello Housing do not discriminate against any person on the grounds of race, color, religion, national origin, ancestry, sex, gender, gender identity, gender expression, sexual orientation, marital status, familial status, source of income, genetic information, medical condition, physical disability or mental disability, or any other category protected by law.



Funded by Alameda County Measure A1  
and approved by Alameda County taxpayers

## Applying for Down Payment Assistance from AC Boost is free, fast, and simple!

- I'm a first-time homebuyer and ready to buy in Alameda County.
- I live in, work in, or have been displaced from Alameda County.
- I have a household annual income of less than 120% Area Median Income.

**AC Boost Special Features**  
Are you a First Responder or Educator in Alameda County? If yes, you may have double the chances to access AC Boost funds.



## Income Limits & Loan Amounts

- Buyers earning less than 100% AMI (Area Median Income) have a loan limit of \$150,000.
- Buyers earning between 100% and 120% AMI have a loan limit of \$100,000.

*\*Income limits below are effective as of June 1, 2018 and are subject to change on an annual basis*

Household Size	1	2	3	4	5	6	7	8
100% AMI*	\$73,100	\$83,500	\$93,950	\$104,400	\$112,750	\$121,100	\$129,450	\$137,800
120% AMI*	\$87,700	\$100,250	\$112,750	\$125,280	\$135,300	\$145,350	\$155,350	\$165,400

**¡Solicitar asistencia de pago inicial de AC Boost es gratis, rápido y fácil!** Los límites de los préstamos son de \$ 100,000 para el 100% del AMI o de \$ 150,000 para el 120% del AMI. Consulte la tabla para límites por tamaño de hogar.

**Bạn có thể đăng ký hỗ trợ thanh toán trước từ AC Boost miễn phí, nhanh chóng và dễ dàng!** Giới hạn vay là 100.000\$ ở 100% AMI hoặc 150.000 đô la ở 120% AMI. Hãy xem bảng giới hạn thu nhập theo quy mô hộ gia đình.

申請 **AC Boost** 首期貸款幫助是免費的、快捷的、容易的！100% AMI 的貸款限額是 \$100,000 美元 或 120% AMI 的貸款限額是 \$150,000 。請參閱家庭規模表格。

**Ang pag-aplay para tulong para sa unang pambayad mula sa AC Boost ay libre, mabilis at madali!** Ang mga limitasyon sa pautang ay \$100,000 para sa 100% AMI o \$150,000 para sa 120% AMI. Tingnan ang talaan ng limitasyon ng kita ayon sa sukat ng sambahayan.

Learn more at [acboost.org](http://acboost.org), email [acboost@hellohousing.org](mailto:acboost@hellohousing.org), or call (510) 500-8840